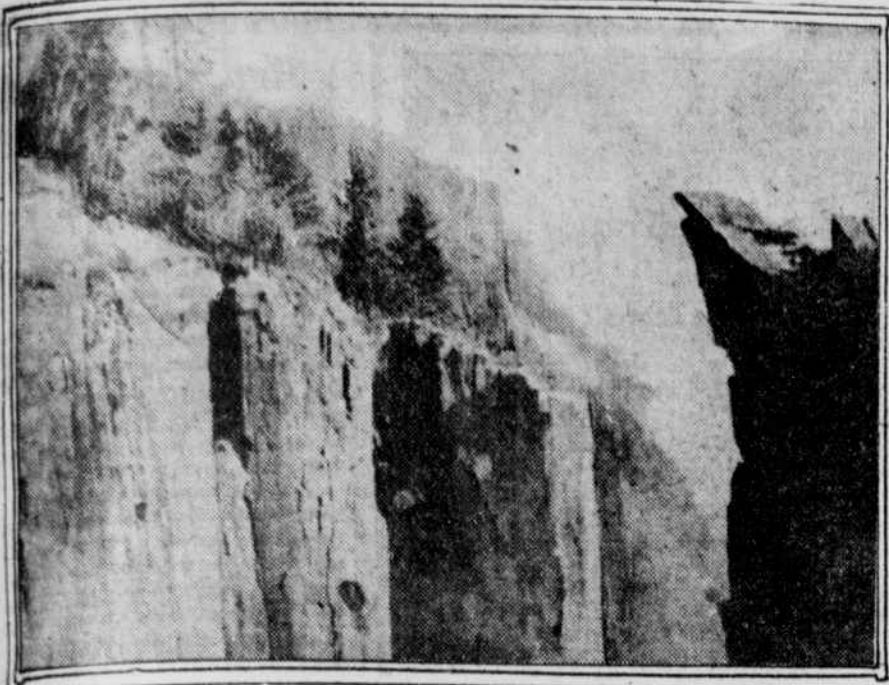


DIME WILL FINANCE A PLUNGE INTO HEART OF WOODS



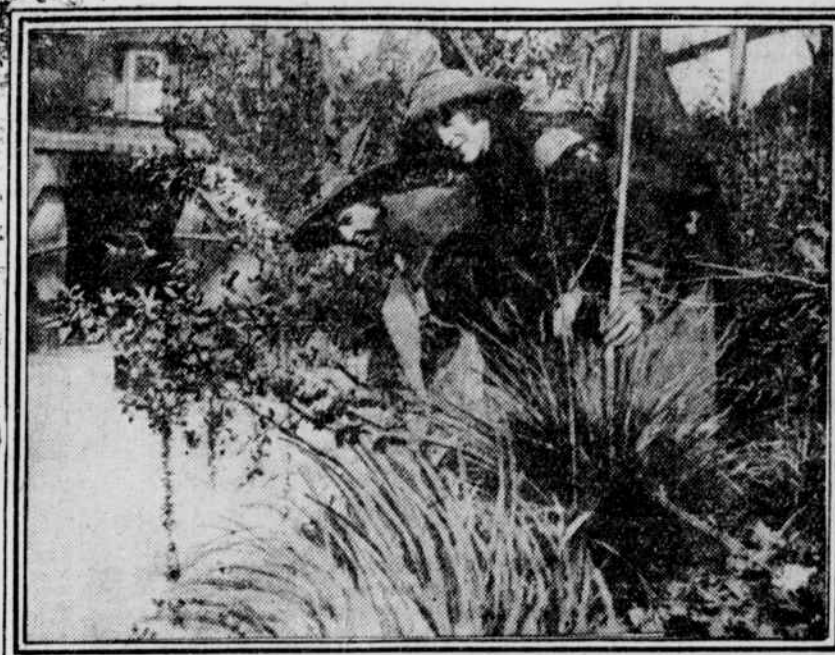
A CLOSE VIEW OF THE PALISADES



HIKERS RESTING UNDER THE PALISADES



How the Fresh Air Club Has Found Nature's Joys Near City.



GETTING A DRINK AT A BROOK IN THE PALISADES

by a stream, like most valleys, but is due to a fracture of the mass of trap rock of which the mountain is composed, as it cooled. This accounts for the smooth steep faces of rock at either side of the gap. It is a botanist's paradise, for many rare plants grow there. One of the rarest, which the writer has found in only one other place (Mount Tom, Massachusetts) is the purple clematis, the *Atragene americana*, of the older manuals, which Oliver Wendell Holmes brings into his novel, *Elsie Venner*, whose heroine found it on the highest rocks in her Berkshire home. A pleasant way out of this gap is south to the road to Pequannock, where the faithful, if grimy, Erie will take one home.

THE FRESH AIR CLUB FOUNDED BY CURTIS.

There is in New York City a men's club known as the Fresh Air Club, founded by the late "Father Bill" Curtis, who perished on Mount Washington in 1900. These men climb in the Highlands every Sunday without respect for cliff or gully. In some places they have made their own paths, but mostly they follow a deer trail or brook bed, getting the greatest part of their fun from climbing the hardest parts of the mountains. Each year on Memorial Day they make a pilgrimage over the blazed trail laid out by their founder, from Witterberg to Cornell and Slide. Many of their favorite haunts can be found by the fearless with the aid of a government geological survey map, though in some cases the names of brooks and hills are not on the maps. The list is as follows:

The Ramapo Range—Take the Erie train, Chambers at ferry, at 9:15 a. m. Leaving the train at Tuxedo, the party will climb the East Range, travel south by Pine Grove, Wayward Brook, the Lookout, the Old Mine, "Almost Perpendicular," Sloatesburg Valley, Stony Brook, Pine Meadow Brook, Ramapo Tarn, Ramapo and Suffern, reaching New York at 6:07 p. m.

Manitou Mountain and Anthony's Nose—Leave Grand Central Terminal at 9:40 a. m. for Peekskill. The party will follow the railroad track to the Big Ravine on Manitou Mountain, by which the peak will be ascended; thence drop down the northwest face for lunch, above Brocny Kill Falls. The route will then include Anthony's Nose, Parker's Pool and the ridge to the copper mine, and by way of Canada Hill to Garrison. Train leaves at 4:30 p. m., due at Grand Central Terminal at 5:55 p. m.

SEEING THE WONDERS AROUND CRO' NEST.

Cro' Nest in Full—West Shore Railroad, at West 42d Street Ferry, 8:35 a. m. to Cornwall. The party will walk south along the railroad track to Murray's Ravine, which will be ascended to Cannon Peak on Cro' Nest; thence to Lurch Creek at the top of the Falls, East View Road, President's Chair, Wireless Peak and the south ridge of Cro' Nest to Cascade Brook, which will be followed to Eagle Valley; thence across the ridges by the old forts to Fort Putnam and West Point Ferry. By boat to Garrison and train due at Grand Central Terminal, 5:55 p. m.

Central Valley to Tuxedo—Erie Railroad, Chambers Street Ferry at 9:15 a. m. Leaving the train at Central Valley the party will walk by highway and woodland to Forest Lake, thence, via Harriman Road, to Echo Lake at Arden, ascending the Ravine through the hemlocks and by Rhododendron Lane to Island Pond. The route will then cross the Southfield Road, pass through Park Hollow and by Johnston trail to Tuxedo.

The Schunemunk Range—Take the Ontario & Western Railroad to Orr's Mills. The route includes the Red Bridge, Raccoon Hill and the Valentine Observatory, then follows along the crest of the Schunemunk Range, descending to Monroe, where the train to New York leaves at about 6:30. The great interest of this trip is the geological formation, where the glacier passed over the face of the conglomerate, slicing the pebbles in two. Deer, and occasionally a fox, are seen in the woods.

Central Valley to the Hudson—Take the Erie to Central Valley, then walk to Half Mile Mountain, Stern's Rock, Bull Pond, Hemlock Glen and Popolopen Pond. Then the route passes around the head of the pond to Popolopen Knob and Fort Montgomery.

The Wonderworld of the Palisades and the Quiet Forest Paths of Westchester Have Revelations of Beauty to Make to You

TO THE wild woods, 10 cents. No, this is not a Coney Island signboard, but a simple statement of fact. It costs exactly 10 cents from New York City to reach the heart of a forest as rugged and unspoiled as any that the most expensive mountain resort can boast. Why go to the White Mountains when the Palisades are so near? Why endure the privations of a summer boarding house when there are woodland paths in Westchester which lead to gurgling brooks and banks where violets bloom as sweetly as ever they did on grandfather's wood lot back in old Vermont?

One of the most pathetic things about New York City is that the country is so near—and so far. How many times one hears the plaint: "If I could only get out into the country this lovely spring day!" Going to walk means to the average New Yorker a stroll on Riverside Drive, and this, with all due respect to the scenery, does not satisfy the country bred person, who prefers even the smell of skunk cabbage to that of gasoline.

THE BROOK IN WESTCHESTER COUNTY.

And yet there is plenty of skunk cabbage within a 10-cent car limit of Broadway. It is too late for it this season, of course, but the brook remains, and is an ideal place for a picnic—one of the few places in Westchester where it is safe to drink the water. What the city gains in the new reservoir system nature lovers lose because of the presence of Italian construction camps beside the small waterways.

The walk referred to is along the shore of Grassy Sprain Reservoir, which winds through the valley between the Putnam Division Railroad and the Harlem in the neighborhood of Tuckahoe. To reach it take the subway and trolley to Yonkers, transfer to the Tuckahoe car and get off at Nepperhan. Jump the ditch, just to show that you are really in the country and from this hour forth will have no more of city manners, then follow the pasture road to the left of the little gray cottage, over the hill and down into the valley again, crossing the road and turning into the tiny cemetery. A steep hill rises at the back of this cemetery. This you must climb, shouting with delight at the masses of red columbine and feathery sage that nod in the crevices of the rock.

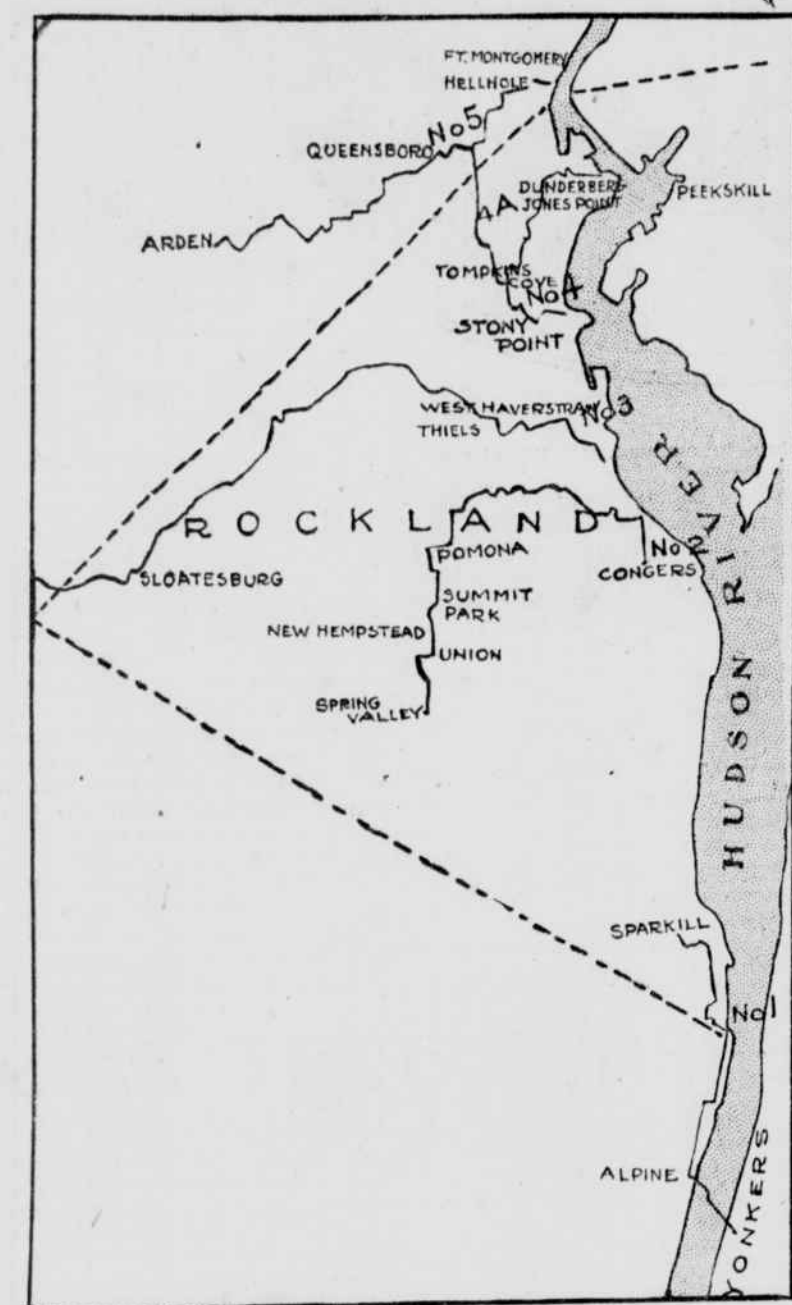
LUNCHEON AND THE REAL TRAMP BEGINS.

At the top of the hill is more or less of a path through the open woods, leading along the top of the ridge for a mile or so until the brook is reached. A pause here for luncheon, and then the real tramp begins. The path follows the reservoir, sometimes at the water's edge, winding around great rocks where you can make believe you have to climb with your hands as well as your feet, and now running back into the hill to avoid a swampy place. After about two hours of rough walking you emerge from the woods at the house of the keeper of the reservoir and fall upon his old oaken bucket with a sense of joy. From the house it is a half hour's walk to the Mount Hope station of the Putnam Division Railroad. The fact that this tramp lies through so many kinds of country, from cliff to swamp and dry pine woods, accounts for the astonishing variety of wild flowers. On a day in the middle of May the writer found nineteen spring flowers without any special effort to make a record. The yellow lady slipper and the showy orchid have been found there, too, by misers of the region, who, however, refuse to reveal the exact locality.

DELIGHTFUL TRAILS ALONG THE PALISADES.

All New York thinks it knows the Palisades, but how many do know that the side of the hill below the cliff is thick with mountain laurel and azalea these days and that maidenhair ferns and polypody grow beside the springs below the cliffs, or that a few minutes' real climbing rewards the Broadwayite with vistas so wild that only the testimony of the camera will convince his friends that he is not stealing his adjectives from a catalogue of the Grand Canyon? These wonder places, too, are only 10 cents from Broadway. Their great hold on our heartstrings is that they may be reached at three different points, according to the degree of strenuousness in our ambitions.

From the Fort Lee ferry, at 129th st., the trail along the river's edge is wide and smooth, dipping up now and again



SOME WALKS NEAR NEW YORK CITY

to afford a more comprehensive view of the water and winding through woods sweet with dogwood and locust trees. The more adventuresome prefer to cross the river at Dyckman st. on one of the motor boats maintained as an auxiliary to the Harriman Interstate Park. The walk from Dyckman st. to Alpine, opposite Yonkers, is much more profitable than that further down the river, especially in the northern portion, where only the hardy venture and the laurel blossoms in safety. A mile or so below Alpine there is a fall of water, which seems to have been transplanted from the White Mountains for the sole purpose of amazing New Yorkers, who can scarcely believe their eyes when they see cascades tumbling down between moss covered rocks, broken only once for the whole height of the Palisades. These falls, alas! dry up in the summer, but then, so do the falls below the Old Man of the Mountain!

THE FERRY ROUTE FROM YONKERS TO ALPINE.

Still a third way to reach the Palisade wonderworld is to cross this same ferry from Yonkers to Alpine. Instead of following the river's edge take the zigzag path to the top of the Palisades and turn north along the road for two miles, when it will be possible to reach the edge of the cliff by walking a short distance through the open woods. Following the face of the cliff for a mile until you reach the Great Gulf, opposite Hastings, the finest part of the Palisades, where the view rivals that in Western canyons. The path returns to the front of the Palisades again beyond the gulf to a point a mile below Sneden's Landing, where the road may be resumed, taking one to the railroad at Sparkhill and the train to New York.

At this point in his walks the New Yorker must pause and take thought for his future. This is the crisis. Anybody can take the walks thus far mentioned provided he (or, rather, she) knows enough to wear reasonably sensible shoes and does not fear four or five miles. Beyond Sneden's Landing, however, walking becomes an art, to be practised only by those who love it. Your average city dweller will best put in a summer in training on the gentle hills of Staten Island, Westchester and New Jersey.

the top of this rock along the brow of the hill, with the view on the one side of the skyscrapers and on the other of the mountains of New Jersey.

Every spring the Appalachian Mountain Club, of New York, makes a pilgrimage to Little Falls, N. J., to pay homage to the blue fields. The trip is known as the Second Watchung Mountain trip (First Watchung Mountain is between Paterson and Montclair). A week later—that is, about the first of May—these same nature lovers find trailing arbutus at Wynokle High Point, an elevation of 1,100 feet, reached from Wanaque Midvale, on the Erie Railroad. This is a ten-mile tramp, and the secret path cannot be disclosed. Invitations to join the "Apps" are not hard to obtain, however, and, once admitted to the inner circles, all the wonders of the wildwood are at your disposal.

THE LEGEND CONCERNING ARBUTUS IN THE HILLS.

There is a legend that arbutus grows on the roughest places in the hills of North White Plains, and great trays of it sold on Fifth av. are said to come from Long Island; but the exact locality is kept close in the bosoms of those who know. As a matter of fact, the plant has been torn up and mutilated so by sacrilegious city folk that it has about vanished from the neighborhood.

Leaving Staten Island and New Jersey to the novice we return to the Highlands, where the real wonderland begins and where the real walker finds unending paths to tempt his soul. The best thing about the Highlands is that one never need return by the same way he came. The method discovered by one indefatigable walker is to describe ever longer triangles, with Jersey City as the apex and the West Shore Railroad and the Erie as the sides. In general the method is to take a train to some point on the Hudson and walk west until you come to the faithful Erie, then wait for you over the hills. To one who loves an adventure and doesn't care what the next turn of the road may bring, this is the ideal walk.

With a sandwich and a handful of nuts and raisins in one's pocket, one is independent even of the village inns, which are a pleasing fiction in most Jersey places.

THE GREAT ADVENTURE FROM HAVERSTRAW TO TUXEDO.

The tale is told (with feeling) of one party who essayed the great adventure from Haverstraw to Tuxedo, a distance of twenty-five miles, when one loses the trail, but they were comforted by the thought of the luxuries awaiting them in the millionaire resort. But late in the afternoon they threw prudence to the winds and vowed that, regardless of cost, they would have the best dinner that Tuxedo afforded. They arrived at 4:30 o'clock, only to learn that there was no restaurant in the town. Nor was there a dining car on the train which brought their lifeless bodies back to New York.

One of the most beautiful walks is that covering the region of Hook Mountain, the northern prolongation of the Palisades about Haverstraw.

Take the West Shore to Congers, a mile north, then follow the road along the south side of the mountain as it turns inland. This road is pretty and just had enough not to be much frequented by automobiles. After a few miles one may climb to the top of the trap rock ridge and follow it to the end at Mount Ivy. In June there is a lot of mountain laurel there, and it is one of the few spots in this vicinity where the writer has found the prickly pear cactus growing. For a short walk one may take the train back to the Haverstraw branch of the Erie, at Mount Ivy or Pomona, or if a few miles further does not matter, one may follow the roads paralleling the railroad to Spring Valley, or strike off southwesterly to the main line of the Erie at Suffern, where there is more frequent train service than on the Haverstraw line.

Another beautiful walk in mountain laurel time is from Sloatesburg on the Erie to Haverstraw, beginning at either end. The road passes through one of

the best wooded parts of the Ramapo Mountains, and there are fine brawling brooks at each end of the route as one enters the wilder parts of the way.

A walk beautiful at any time of the year, and interesting for its Revolutionary associations, is from Stony Point to Jones Point. Sir Henry Clinton, with his British and Hessians, climbed over these rough paths to attack Fort Montgomery and Mad Anthony Wayne went over them in his silent night approach and attack upon Stony Point. Take the West Shore to Stony Point, strike back west until a little valley set in great hills is reached, follow this up to the last houses and turn to the right after crossing a little brook, and take a wood road up past the Timp, the remarkable beetling cliff at the western end of Dunderberg Mountain. The path goes through the notch here and down into Doodletown, a scattered settlement tucked between Dunderberg and Bear mountains, and on to the fine road along the Hudson, either to Iona Island or Jones Point station, on the West Shore again.

TERRITORY GIVEN TO STATE BY MRS. HARRIMAN.

The best route covering the territory given to the state by Mrs. Mary Harriman, which her husband acquired, piece by piece, from the original settlers, begins at Fort Montgomery, following the road past Demmer Hill and Stevens Mountain. It is a primeval wilderness, as the little farms and houses are disappearing. The road maps cannot be wholly trusted here, because roads shown as good may now have lapsed into a couple of ruts, grown up with weeds and bushes. The route is not difficult to follow, however, and takes one past the old Harriman country home, a plain, comfortable sort of farmhouse, and down to the Erie at Arden.

One of the finest walks in all the Highlands is that from Newfoundland, on the Susquehanna, to Wharton. Starting at Newfoundland the road leads south past beautiful Green Pond and into the deep, densely wooded gorge of Green Pond Brook, southward. Here is some fine scenery, and here, too, in late June or early July, may be found the great laurel, rhododendron maximum, the wild plant from which the more varicolored but no more beautiful rhododendrons of the parks have been developed. The red conglomerate of Copperas Mountain, on the left of the road, is remarkable for its coloring, with its glossy red matrix, spotted with white quartz pebbles of every size. The road comes out into the open at Denmark Lake, where one may take the odd little trains of the Wharton & Northern, a mine railroad, whose time table is somewhat uncertain, or walk on to Wharton, past the great and widespread depot of the Navy Department, where shell fillings are manufactured in the quiet of these hills.

A FINE PIECE OF WOODLAND NEAR PATERSON.

One of the finest pieces of woodland near New York is reached from Paterson any way you like, take trolley from the centre of the city to Haledon, walk two miles north, then climb up over High Mount. Here there is a fine view. Strike west, up and down, over two or three peaks, nearly as high as the first, and an hour's walking and climbing will take you to as wild a spot as you would imagine existed within twenty-five miles of the city. This is a deep narrow notch, running south from Franklin Lake, a mile long, and wide enough at the bottom for a brook and a path—a vertical section shaped like a narrow V. The geologists call it a fault gap. They say it was not eroded

WORKMEN'S COMPENSATION LAW

THE workmen's compensation act, which becomes effective on July 1, requires all employers of labor in hazardous employments enumerated in the act to make provision for the payment of compensation to employees who may be injured in the course of their employment after that date. The hazardous employments covered by the act include practically all occupations except domestic service, farm labor and mercantile employment.

Provision may be made for securing the payment of compensation to employees in one of three ways, namely: first, by insurance in the state fund; second, by insurance in any stock or mutual company authorized to write workmen's compensation insurance in this state; third, by self-insurance under conditions to be prescribed by the Workmen's Compensation Commission.

The only way in which an employer can obtain release from all liability under the act is by insurance in the state fund. All the management expenses of the state fund are paid by the state for a period of two and one-half years. The only way in which an employer can obtain this gratuity is through insurance in the state fund. If an employer takes stock or mutual insurance or insures himself he incurs an expense for management from the start in addition to the cost of the compensation.

Robert E. Dowling, chairman of the commission, asserts that the state fund

will furnish insurance at the lowest net cost. The law requires that the rate shall be fixed at the lowest possible amount consistent with the maintenance of a solvent fund and the creation of a reasonable surplus and reserve. The fact that the fund pays no commission to agents and no profits to stockholders, and has no management expenses to provide for during the first two years and a half will enable it to offer the lowest rates obtainable.

The Workmen's Compensation Commission, which administers the fund, also has charge of all matters relating to the examination, determination and payment of claims under the act, however the insurance may be carried—whether in the state fund, with a stock or a mutual company, or by the employer himself—that is, the entire compensation service under the act is in the hands of the commission.

"Employers have doubtless been told by insurance brokers to keep out of the state fund," said Mr. Dowling. "The insurance brokers get no commission on the business of the state fund, and consequently are interested in discrediting it in every way."

"For instance, employers are told that if they insure in the state fund they incur an unlimited liability to assessment. As a matter of fact, the act contains no provision for the assessment of policyholders in the state fund. To be sure, reference is made to assessment in the section of the act re-

lating to withdrawal from the state fund, but inquiry into the legislative history of the statute discloses the fact that this clause got into the final draft through inadvertence and is entirely irrelevant."

The whole matter is definitely settled by the following resolution of the commission, unanimously adopted on May 23:

Whereas, Section 100 of the Workmen's Compensation Act, relating to withdrawal from the state fund, provides that in case any employer withdraws, "his liability to assessments shall, notwithstanding such withdrawal, continue for one year after the date of such withdrawal, as against all liabilities for such compensation accruing prior to such withdrawal;" and

Whereas, It has come to the attention of the commission that there exists an impression that there is a liability on the part of the employers insured in the state fund to be assessed by the commission in addition to the amount of the premium; and

Whereas, The act contains no other provision whatever relating to assessment, and the commission believes that the law confers no power to assess any policyholder for any amount in excess of the premium paid; therefore be it

Resolved, That the commission declares its judgment to be that it has no right or authority under the act to levy an assessment on any policyholder.

"The rates of the state fund will be made with a view to absolute adequacy," says Mr. Dowling, "and in no event will the commission resort to assessment upon policyholders to make up for unexpected losses."